



Children's Health Insurance Plan

**SURVEY OF FAMILIES WHO DID NOT
RENEW CHIP COVERAGE
JANUARY THROUGH MARCH 2005**



Department of Public Health & Human Services
Health Resources Division
Children's Health Insurance Plan (CHIP)
P.O. Box 202951
Helena, MT 59620-2951
Phone: 1-877-543-7669
E-mail: chip@mt.gov

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Introduction

The vast majority of parents whose children had insurance coverage through the Montana Children's Health Insurance Plan (CHIP) have positive opinions of the CHIP program. However, some of those parents do not renew their children's CHIP coverage even though their children may still be eligible. The Montana CHIP program is committed to providing continuous health coverage for eligible children. One of our goals is to improve the retention of children who are eligible but do not renew their CHIP coverage. As a result, we chose to examine our renewal process and to conduct a Retention Survey with parents whose children recently lost their CHIP coverage.

Families with CHIP enrolled children must reapply and renew their eligibility every 12 months. To assist families and assure eligible children have continuous coverage, CHIP has the following renewal process:

1. Approximately 75 days before CHIP coverage is scheduled to end, a postcard is sent indicating that a renewal packet will be mailed within two weeks.
2. Approximately 60 days before CHIP coverage is scheduled to end, a preprinted renewal application is mailed. The family is asked to update the information that has changed since the last application and return the application to CHIP.
3. Approximately 30 days before CHIP coverage is scheduled to end, if the renewal application has not been received, a letter is sent to the family encouraging them to send in the renewal application.

CHIP identified 139 families whose children were disenrolled from CHIP coverage during the months of January, February, and March of 2005 because they did not complete the renewal process. The total number of children disenrolled for this reason was 276. The purpose of the CHIP Retention Survey was to determine why parents did not renew CHIP for their children before coverage was terminated (at the 1 year anniversary). The survey would also show if the families who did not renew had other insurance for their children after CHIP coverage ended. An additional purpose was to give parents a reminder of the need to re-apply for CHIP coverage.

CHIP Renewal Survey Process

During the months of May and June 2005, Montana CHIP employees attempted to survey the 139 parents whose children's CHIP coverage ended during the three-month period from January through March 2005. Eighty-eight (88) surveys were completed. The response rate to the survey was 63%.

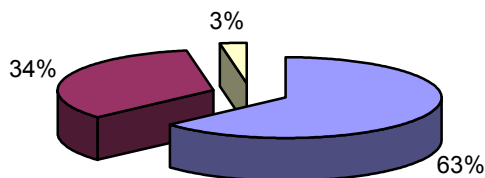
Families were first contacted via the telephone to conduct the survey. Both home and work telephone numbers were used to attempt contact. Calls were placed during the day and evening. Many parents who weren't reached by telephone were left a detailed message and were asked to

call the CHIP toll free number. The families we were unable to contact included those with disconnected telephones, wrong numbers, and no answers. Telephone numbers that were disconnected were checked online at the Qwest directory or in the MMIS system. If correct numbers couldn't be found, or a parent wasn't reached by telephone, a CHIP Renewal Questionnaire was sent in the mail. Included in the mailing to the parent were the following: a "CHIP Cover letter", a "CHIP Renewal Questionnaire", and a self-addressed stamped envelope in which to return the questionnaire.

Findings

- 63% of the families who did not reapply for CHIP January through March 2005 were successfully contacted.
- 70% of the families contacted said they received the renewal application.
- 50% of the families contacted indicated their children were currently without health insurance, 35% indicated their children currently had other health insurance or Medicaid, and 15% did not respond to this question.
- 78% of families contacted whose children had other health coverage indicated it was through an employer, 16% had Medicaid, and 6% had coverage through a parent not living in the home.
- 45% percent of families contacted wanted to reapply for CHIP. Applications were subsequently sent to these families.

Summary of Calls



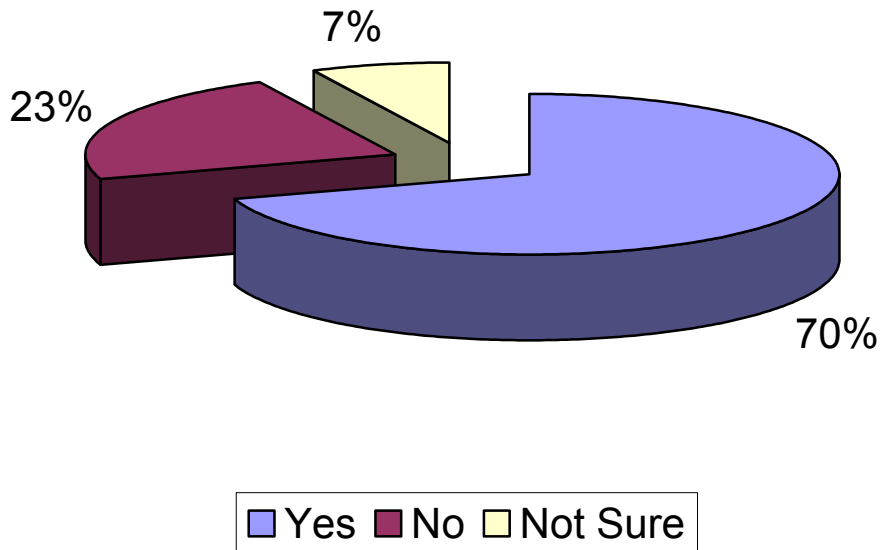
■ Contacted ■ No Response ■ Unable to Locate

		Percent
Contacted	88	63%
No Response	47	34%
Unable to Locate	4	3%
Total	139	100%

The percent of families successfully contacted in 2005 (63%) was greater than the percent in the 2003 survey (61%), and the 2001 survey (52%).

Questions and Responses

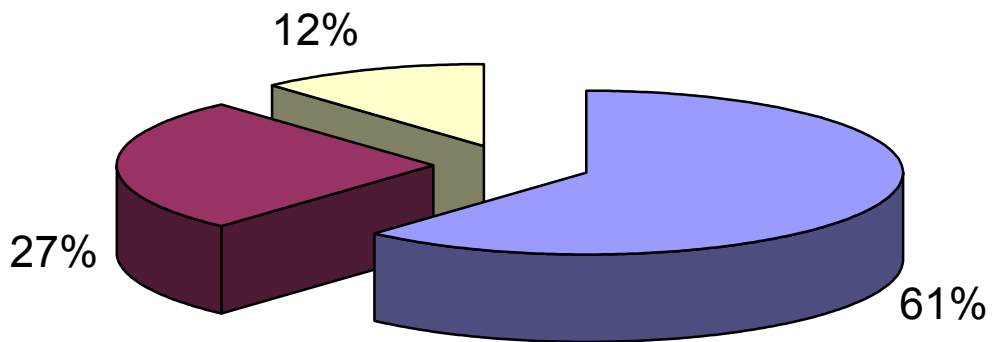
Question #1: Approximately 2 months before your CHIP coverage ended, a renewal application was mailed to you. Did you receive that renewal application?



		Percent
Yes	62	70%
No	20	23%
Not Sure	6	7%
Total	88	100%

Only 70% of the families in the 2005 survey contacted indicated they received the renewal application. This figure compares to 75% during the 2003 survey and 77% in 2001. A possible reason for the decrease in this number is that CHIP implemented a new enrollment/eligibility system in September 2004. While it does not explain why some families did not receive their renewal application, this change could have played a role. Because this figure continues to decline, CHIP will be conducting research to determine the exact reason why certain families may not be receiving their renewal applications.

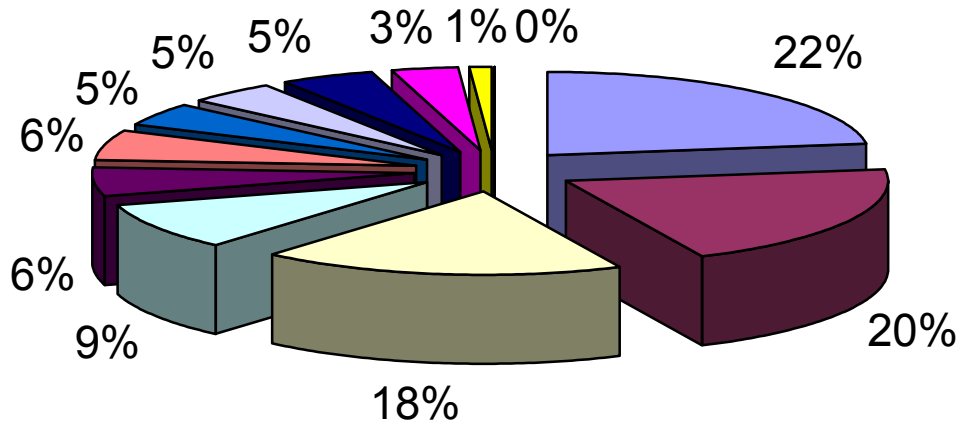
Question #1b: If you did not receive the application, were you intending to continue your coverage with CHIP?



■ Yes
 ■ No
 ■ No Response

		Percent
Yes	16	61%
No	7	27%
No Response	3	12%
Total	26	100%

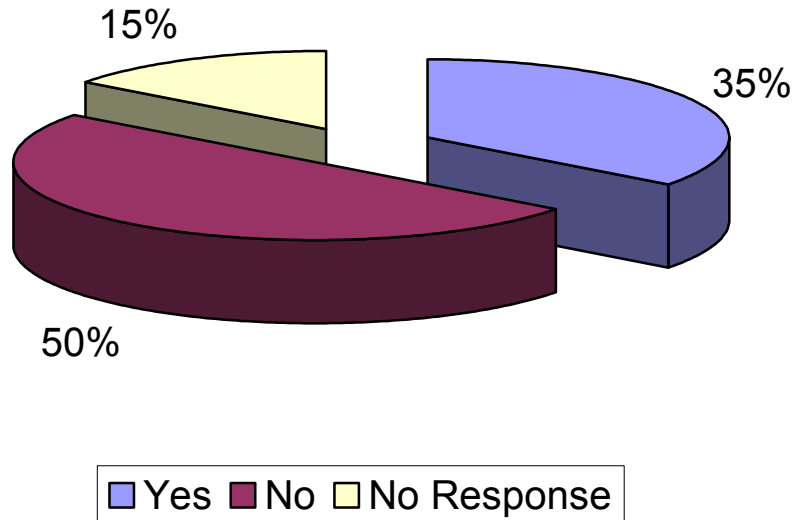
Question #2: Could you tell us why you didn't reapply for CHIP?



Got coverage through other ins.	Didn't think we were eligible
No reason given	Change in work status
Change in personal status	Didn't get paperwork done in time
Lost the renewal application	Children moved out-of-state
Child turned 19	Wasn't aware coverage had ended
Wasn't aware we had to reapply	Spouse(ex) should have completed the app.

		Percent
Got coverage through other insurance	20	22%
Didn't think we were eligible	18	20%
No reason given	16	18%
Change in work status	8	9%
Change in personal status	5	6%
Didn't get paperwork done in time	5	6%
Lost the renewal application	4	5%
Children moved out-of-state	4	5%
Child turned 19	4	5%
Wasn't aware coverage had ended	3	3%
Wasn't aware we had to reapply	1	1%
Spouse(ex) should have completed the app.	0	0%
Total	88	100%

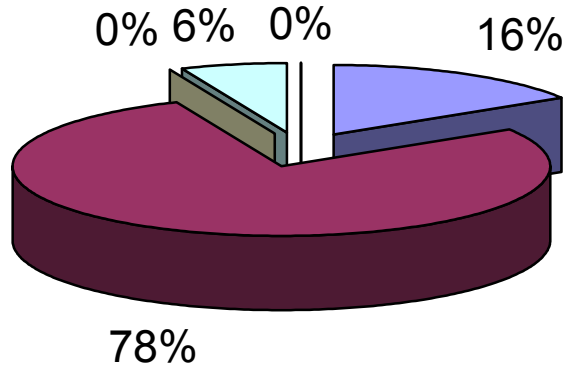
Question #3: Does your child(ren) currently have other insurance or Medicaid?








		Percent
Yes	31	35%
No	44	50%
No Response	13	15%
Total	88	100%

In 2005, 50% of the families surveyed said their children do not have other insurance or Medicaid. This is the same as in 2003 (50%), but the number has decreased since the 2001 survey (61%).

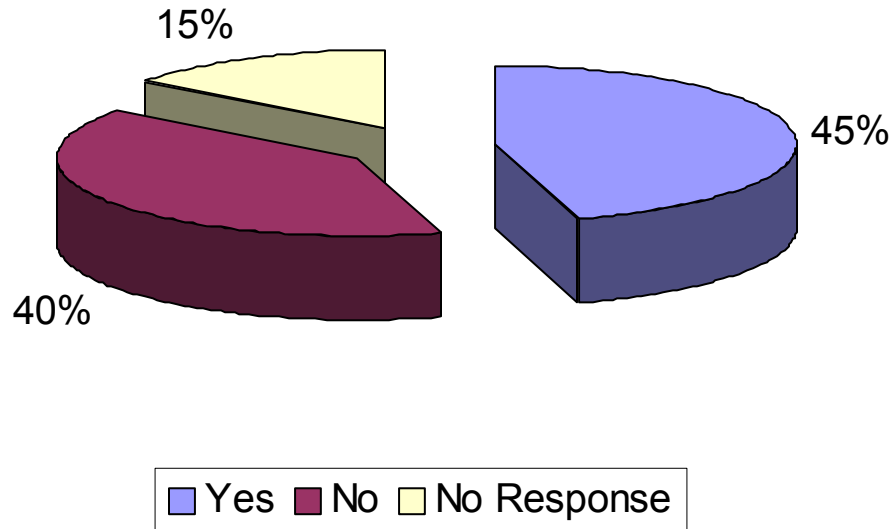
Question #3b: If you checked "Yes", what type is it?



 Medicaid
 Employer-sponsored health plan
 Individual/family health plan
 Through a parent not in the home
 Other

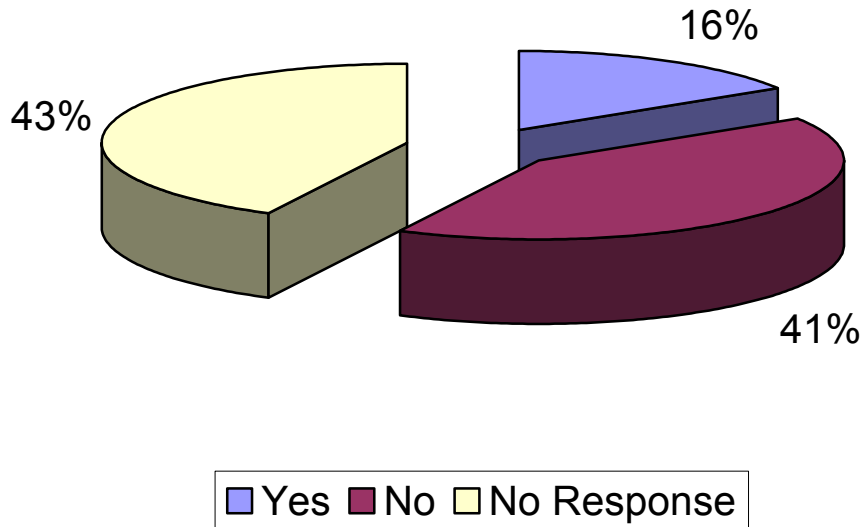
		Percent
Medicaid	5	16%
Employer-sponsored health plan	24	78%
Individual/family health plan	0	0%
Through a parent not in the home	2	6%
Other	0	0%
Total	31	100%

Question #4: Would you like to re-apply for CHIP?



		Percent
Yes	40	45%
No	35	40%
No Response	13	15%
Total	88	100%

Question #5: Do you have an application?



		Percent
Yes	14	16%
No	36	41%
No Response	38	43%
Total	88	100%



Question #6: Do you have any additional comments or suggestions for CHIP?

- She said she had too much to do and could not do everything. She was too busy to turn it in. She would like for us to send her a new application.
- She did not think her daughter would be eligible because she was turning 18. She wants a new application sent out. She suggested that CHIP should cover kids until they get out of college. Then they would not be having kids who need to use this program.
- Very thankful for CHIP. They now have insurance through her husband's insurance. The company even pays for it! She says she is spreading the word about CHIP to her friends and family.
- Children are covered under TRICARE. Her husband is in the military now. Children did not need any other insurance, and she did not think her children would be eligible anyway. She would like to reapply when her children are no longer covered under TRICARE.
- She is planning on turning in the renewal application in. I told her we now have a waiting list of about 2-3 months. She said she would turn it in as soon as possible.
- Her husband is not working at this time. She makes too much money for the program.
- Her children are covered under her policy at work. She does not need CHIP coverage anymore.
- She found the application process very easy and is very thankful for CHIP. The program really helped her as a single parent. She is worried about her daughter who is diabetic and insulin dependent.
- Children have coverage under the father's policy through his employer. The coverage was relatively cheap.
- She is now covered by her biological father's insurance policy.
- She said her child is now on her husband's insurance policy. She said "thank you" to CHIP for "being there" for them when they needed help.
- Tried to fax the application but evidently it went somewhere else besides CHIP.
- They now make too much money to be eligible for CHIP.
- Did not re-apply for CHIP because her husband lost his job. She turned CHIP renewal application into her OPA caseworker and is now on Medicaid.
- She indicated her boyfriend moved in with her.
- He received the renewal but was in the process of moving at that time and lost it. Said he already obtained a new application and is filling it out.
- Her new husband works for the State of Montana.
- Children graduated high school and entered the military.
- Thank you for helping when I needed it.
- Stated she did not complete the renewal because she was told she had to include everyone in the household due to our rule change and she did not think she was eligible.
- Child's father has insurance on her so they didn't use CHIP very much.



- It's a really wonderful program for parents who make too much money for state aid but not enough to afford to purchase insurance.
- Please mail application.
- Just called CHIP and got a new application. Never received renewal so didn't know coverage ended.
- I wish they had a plan for the middle income with a small pay-in or premium for those just above the income limits. Husband got a promotion and it put them over the CHIP income limit.
- Misunderstood asset question. Thought that if he had over \$3000 in assets he would not qualify. Send new app.
- I had placed a call to let you know I hadn't received an application after I found out our coverage had lapsed. Children are without coverage at this time.
- It was a great program. It wasn't a hassle to get or use. It's easier than the employer-provided insurance. When we were down and out CHIP was there.
- Parent said she got the renewal, filled it out and returned it. She did not get a second reminder or denial notice. CHIP did not receive her renewal. I verified her address, which is correct in the system. Will reprint her renewal and send it out.
- Advised CHIP of her new address in February but her address was not updated. Got renewal just after coming out of surgery. Has been very ill.
- Lost CHIP when she went on Workman's Comp. Will be losing Medicaid when she goes back to work. Please send an application for her to have on hand. Updated address.
- I got insurance through my job at the hospital.
- Loved CHIP when they were on it; she now has a salon out of her home and the extra income has pushed them over the limit.
- I would like to thank you for the coverage provided to my children. This was a help to us in a time of need and we are thankful. God Bless.
- I'm a farmer and it's hard to know what my deductions and depreciation are until I fill out my taxes, so it's hard to fill out the application. Just assumed that he was over income.
- I recently married and my son was adopted by new husband. My husband is retired military and has medical insurance through TRICARE.
- Thank you for the coverage you provided for us.
- At the time, I was eligible for Medicaid and did not want to apply for Medicaid. I was told by CHIP that I had to apply for Medicaid before Dan could be covered by CHIP. But as I said I did not want to apply for Medicaid. So Dan's insurance lapsed. Fortunately, he's been very healthy and accident free. He'll be 19 in Nov. 2005.
- It's great that CHIP covers kids, but the dental benefit is not enough. My child is very healthy but needed a lot of dental work, so I took a job that paid less to qualify for Medicaid.



Children's Health Insurance Plan

CHIP Survey of Families Who Have Not Re-enrolled

Purpose:

- ❖ To find out why families did not renew their CHIP coverage
- ❖ To encourage parents to re-apply for CHIP if their children may still be eligible

Opening statement

Hi, my name is _____ and I am calling from the Children's Health Insurance Plan. Our records indicate that you did not re-apply for CHIP and your child's coverage has ended. Would you mind taking 10-15 minutes to answer a few brief questions about this?

Retention Survey Questions

- 1) Approximately 2 months before your CHIP coverage ended, a renewal application was mailed to you. Did you receive that renewal application?
 - Not Sure
 - Yes (*go to Question #2*)
 - No (*ask question below*)

-- If you did not receive the application, were you intending to continue your coverage with CHIP?

 - No (*go to Question #2*)
 - Yes (*go to Question #3*)
- 2) Could you tell us why you didn't reapply for CHIP?
 - Didn't think we were eligible
 - Wasn't aware our coverage had ended!!!
 - Wasn't aware we had to reapply for coverage
 - Didn't get the paperwork done in time
 - Lost the renewal application
 - Change in work status (new job, more pay, etc.)
 - Change in personal status (married/divorced, etc.)
 - Child(ren) moved out-of-state
 - Spouse or ex-spouse should have completed renewal application
 - Child turning 19
 - Got coverage through other insurance
 - Other: _____
- 3) Does your child(ren) currently have other insurance or Medicaid?
 - No (*go to Question #4*)
 - Yes (*check which type below, then go to Question #6*)
 - Medicaid
 - Health insurance through employer-sponsored plan
 - Private health insurance through an individual/family plan
 - Through a parent not in the home(group or individual)
 - Other
- 4) Would you like to reapply for CHIP?
 - Yes (*go to Question #5*)
 - No (*go to Question #6*)



- 5) Do you have an application?
- Yes (go to Closing Comments)
 - No (confirm/update applicant's address and mail out application)
- 6) Do you have any additional comments or suggestions for CHIP?
-

Closing Comments: Thank you for taking the time to answer our questions. If you need to contact CHIP, please call our toll free number at 1-877-543-7669 (444-6971 in the Helena area), or visit our website at www.chip.mt.gov.